

**CHAPTER 13 PLAN**  
**UNITED STATES BANKRUPTCY COURT**  
**SOUTHERN DISTRICT OF MISSISSIPPI**

**CASE NO.** \_\_\_\_\_

Debtor Devan L Strange SS# xxx-xx-0510 Median Income  Above  Below  
Address 177 Miggins Rd Canton, MS 39046-0000

**THIS PLAN DOES NOT ALLOW CLAIMS.** Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured / priority debts must be provided for in this plan.

**PAYMENT AND LENGTH OF PLAN**

The plan period shall be for a period of 60 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

(A) Debtor shall pay \$ 1,636.00 per monthly to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

Debtor has enlisted in Army Reserves and will receive  
basic training pay from January 2015-July 2015;  
therefore, debtor proposes to pay directly.

**PRIORITY CREDITORS.**

Filed claims that are not disallowed to be paid in full or as ordered by the Court as follows:

Internal Revenue Service:	\$ <u>4,369.47</u>	@ <u>73.82</u>	/month
Mississippi Dept. of Revenue:	\$ <u>0.00</u>	@ <u>0.00</u>	/month

**DOMESTIC SUPPORT OBLIGATION DUE TO:**

-NONE-

POST PETITION OBLIGATION: In the amount of \$ per month beginning .

To be paid \_\_\_\_\_ direct, \_\_\_\_\_ through payroll deduction, or \_\_\_\_\_ through the plan.

-NONE-

PRE-PETITION ARREARAGE: In the total amount of \$ through shall be paid the amount of \$ per month beginning

To be paid \_\_\_\_\_ Direct \_\_\_\_\_ through payroll deduction \_\_\_\_\_ through the plan.

**HOME MORTGAGES.** All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

MTG PMTS TO: <u>Bank of America (M&amp;T)</u>	BEGINNING <u>March 2015</u>	@\$ <u>583.09</u>	<input checked="" type="checkbox"/> PLAN	<input type="checkbox"/> DIRECT
MTG ARREARS TO: <u>Bank of America (M&amp;T)</u>	THROUGH <u>February 2015</u>	\$ <u>6,262.36</u>	@\$ <u>104.37</u>	/MO*

**MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:**

Creditor: <u>-NONE-</u>	Approx. amt. due: _____	Int. Rate: _____
Property Address: _____	Are related taxes and/or insurance escrowed	Yes _____ No _____

**NON-MORTGAGE SECURED CLAIMS.** Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

CREDITOR'S NAME	COLLATERAL	910* CLM	APPROX. AMT. OWED	VALUE	INT. RATE	PAY VALUE OR AMT. OWED
Americredit Financial	2009 Chevy Silverado Z71		<u>19,382.08</u>	<u>14,692.00</u>	<u>5.00%</u>	<u>Pay Value</u>
Santander Consumer USA	2012 Suzuki Grand Vitara - 910 auto	X	<u>17,751.96</u>	<u>10,440.00</u>	<u>5.00%</u>	<u>Amt. Owed</u>
Tower Loan of Canton	HHG		<u>1,114.42</u>	<u>1,200.00</u>	<u>5.00%</u>	<u>Amt. Owed</u>
United Consumer Finance	Lawn mower		<u>823.20</u>	<u>1,000.00</u>	<u>5.00%</u>	<u>Amt. Owed</u>

Debtor's Initials DS Joint Debtor's Initials \_\_\_\_\_  
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CREDITOR'S NAME	COLLATERAL	910* CLM	APPROX. AMT. OWED	VALUE	INT. RATE	PAY VALUE OR AMT. OWED
Quantum Group/ Sterling Jewelers	Jewelry		1,835.29	2,000.00	5.00%	Amt . Owed

\*The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

**SPECIAL CLAIMANTS** including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

CREDITOR'S NAME	COLLATERAL	APPROX. AMT. OWED	PROPOSED TREATMENT
Charles Schwab	401(k) Loan	3,000.00	Pay zero; already payroll deducted

**STUDENT LOANS** which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

CREDITOR'S NAME	APPROX. AMT. OWED	CONTRACTUAL MO. PMT.	PROPOSED TREATMENT
Sallie Mae	\$723.63	Unknown	Pay zero; not attempting to discharge. Military to pay off loans for debtor.
Dep't of Education/Nel Net	\$4,001.19	Unknown	Pay zero; not attempting to discharge. Military to pay off loans for debtor.
Dep't of Education/Nel Net	\$9,320.52	Unknown	Pay zero: not attempting to discharge. Military to pay off loans for debtor.
Sallie Mae	\$1,255.64	Unknown	Pay zero: not attempting to discharge. Military to pay off loans for debtor.

**SPECIAL PROVISIONS** for all payments to be paid through the plan, including, but not limited to, adequate protection payments: -NONE-

**GENERAL UNSECURED DEBTS** totaling approximately \$ 9,363.32 claims must be timely filed and not disallowed to receive payment as follows: IN FULL (100%) or 0 % (percent) MINIMUM, or a total distribution of \$   , with the Trustee to determine the percentage distribution. **Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.**

Total Attorney Fees Charged \$ 3,200.00  
 Attorney Fees Previously Paid \$ 190.00  
 Attorney fees to be paid in plan \$ 3,010.00

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent  
**State Farm**  
927 E Peace St  
Canton, MS 39046  
 Telephone/Fax 601-859-8554

Attorney for Debtor (Name/Address/Phone # / Email)  
**William W. Stover, Jr.**  
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DATE: January 30, 2015

DEBTOR'S SIGNATURE  
 ATTORNEY'S SIGNATURE

/s/ Devan Strange  
/s/ William W. Stover, Jr.